

**HYPERION BANK**

	CPP Disbursement Date 02/06/2009	Cert 58371	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$88	\$96	8.4%		
Loans	\$75	\$75	0.2%		
Construction & development	\$15	\$13	-14.2%		
Closed-end 1-4 family residential	\$22	\$24	6.3%		
Home equity	\$3	\$3	-5.5%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-21.1%		
Commercial & Industrial	\$11	\$10	-3.8%		
Commercial real estate	\$17	\$18	7.5%		
Unused commitments	\$7	\$9	36.3%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$7	-14.7%		
Cash & balances due	\$1	\$8	748.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$81	\$88	7.9%		
Deposits	\$76	\$85	12.1%		
Total other borrowings	\$5	\$2	-60.0%		
FHLB advances	\$5	\$2	-60.0%		
Equity					
Equity capital at quarter end	\$7	\$8	14.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	7.9%	8.3%	--		
Tier 1 risk based capital ratio	9.8%	10.7%	--		
Total risk based capital ratio	11.1%	11.9%	--		
Return on equity <sup>1</sup>	-22.3%	-21.1%	--		
Return on assets <sup>1</sup>	-1.8%	-1.8%	--		
Net interest margin <sup>1</sup>	4.4%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.4%	38.3%	--		
Loss provision to net charge-offs (qtr)	72.2%	617.1%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.3%	0.2%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	10.8%	16.2%	0.7%	0.0%	--
Closed-end 1-4 family residential	5.5%	3.0%	1.6%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.5%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	5.3%	1.7%	0.9%	0.0%	--
Total loans	5.0%	4.2%	0.8%	0.0%	--